

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clifton C. Valarose
Christina A. Valarose
Debtors

Case No. 19-03471-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 38

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db/jdb
cr
+ Clifton C. Valarose, Christina A. Valarose, 102 Hill Ter, Milford, PA 18337-7735
+ Select Portfolio Servicing, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5235160 + Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5235161 + Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
5235163 + Capital One Bank, PO Box 371083, Charlotte, NC 28272-1083
5235167 + Cavalry SPV I, LLC, 117 Kinderkamack Rd. Ste. 201, River Edge, NJ 07661-1916
5235170 + D & A Services, LLC, 1400 E. Touhy Ave., Ste. G2, Des Plaines, IL 60018-3338
5235173 + KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
5235178 + LVNV Funding LLC, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
5235174 + Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
5235179 + Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5235180 + Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5235181 + Pocono Fuels, PO Box 154, Hawley, PA 18428-0154
5235184 + Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+ EDI: PRA.COM Dec 10 2019 03:36:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5235156 + E-mail/Text: Bankruptcy@absoluteresolutions.com Dec 09 2019 19:50:30 Absolute Resolutions Invest., 8000 Norman Ctr Dr., Bloomington, MN 55437-1118
5235157 + EDI: TSYS2.COM Dec 10 2019 03:37:00 Barclay's Bank, 125 S. West Street, Wilmington, DE 19801-5014
5235158 + EDI: TSYS2.COM Dec 10 2019 03:37:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5235159 + EDI: TSYS2.COM Dec 10 2019 03:37:00 Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
5235165 EDI: CAPITALONE.COM Dec 10 2019 03:38:00 Capital One Bank, PO Box 85015, Richmond, VA 23285-5015
5235166 E-mail/Text: bankruptcy@cavps.com Dec 09 2019 19:51:54 Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
5235162 + EDI: CAPITALONE.COM Dec 10 2019 03:38:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5235164 EDI: CAPITALONE.COM Dec 10 2019 03:38:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5235168 EDI: CONVERGENT.COM Dec 10 2019 03:33:00 Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
5235169 + EDI: WFFC.COM Dec 10 2019 03:37:00 Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517
5235171 E-mail/Text: bknotice@ercbpo.com Dec 09 2019 19:51:44 ERC, PO Box 23870, Jacksonville, FL 32241-3870
5235172 E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 09 2019 19:51:48 Keybank, PO Box 94722, Cleveland, OH 44101-4722
5235177 + E-mail/PDF: resurgentbknotifications@resurgent.com Dec 09 2019 19:54:34 LVNV Funding, c/o Resurgent Capital Serv, PO Box 1269, Greenville, SC 29602-1269
5235176 + E-mail/PDF: resurgentbknotifications@resurgent.com Dec 09 2019 19:54:56 LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
5235175 + E-mail/Text: bk@lendingclub.com Dec 09 2019 19:52:00 Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5235182 EDI: PRA.COM Dec 10 2019 03:36:00 Portfolio Recovery Assoc., 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
5235183 EDI: PRA.COM Dec 10 2019 03:36:00 Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541
5258892 + E-mail/Text: jennifer.chacon@spservicing.com Dec 09 2019 19:52:17 Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5235472 + EDI: RMSC.COM Dec 10 2019 03:44:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5235185 + EDI: RMSC.COM Dec 10 2019 03:44:00 Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
5235186 + EDI: RMSC.COM Dec 10 2019 03:44:00 Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
5235187 + EDI: BLUESTEM Dec 10 2019 03:48:00 WEBBANK/FINGERHUT, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5235188 + EDI: WFFC.COM Dec 10 2019 03:37:00 WF CRD SVC, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor Select Portfolio Servicing, Inc.
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee martin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 2 Christina A. Valarose pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com
Vern S. Lazaroff on behalf of Debtor 1 Clifton C. Valarose pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 6

Information to identify the case:Debtor 1 **Clifton C. Valarose**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5414**

EIN --_-----

Debtor 2 **Christina A. Valarose**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4033**

EIN --_-----

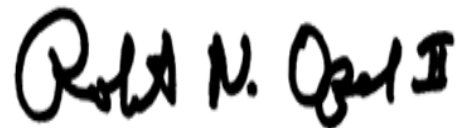
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-03471-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clifton C. Valarose

Christina A. Valarose

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

12/9/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.